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received are sufficient to meet the claims, we arrive at the following :—

Dr.s.	BALANCE SHEET.		Cr.s.
	£.	£.	
Paid up capital	27,000	Investments, &c.....	14,477
Liability under assurances ..	2,000	Balance (deficit)	18,673
" " annuities ..	4,150		
	$\underline{\underline{\text{£33,150}}}$		$\underline{\underline{\text{£33,150}}}$

This is, of course, merely intended as an approximation to the real state of affairs ; but it will serve to show how such approximations may be made, and in what a very different point of view the subject matter is exhibited by them. In the present instance, the liability under the assurances (found from deducting the claims from two-thirds of the premium) is evidently understated. On the other hand, it is to be borne in mind that somewhat less than one-third of the future premiums may be looked upon as a set off against future expenses ; or, what comes to the same thing, that rather more than two-thirds of them will in all probability suffice for the claims.

X

London Fires in 1851.*

" The statistics of London fires are by no means devoid of interest, and the time may come when they will form an index to the social advancement of the people; for in proportion as houses are built more and more fireproof, and habits of carefulness become more and more diffused, the number of destructive fires will assuredly lessen."—*Knight's London.*

THE known fires in the Metropolis during the year 1851 numbered 928 ; the unknown (save to the parties interested), there is every reason to believe, amounted to a much larger number. Of the former, 270 were extinguished by the inmates of the premises without external aid ; 398 were extinguished by the inmates assisted by casual voluntary aid ; while the extinction of 260 devolved upon the firemen. The total number of calls given at the engine-stations were 1,159, as shown by the following table :—

* From the Report in the *Mechanics' Magazine*, March 27th, 1852, by Mr. W. Baddeley, C.E., Inventor of the Portable Canvas Cisterns; Improved Jet-spreaders; Farmer's Fire-engine; Every Man his own Fireman; &c. &c.

MONTHS.	Number of Fires.	Fatal Fires.	Lives Lost.	Chimneys on Fire.	False Alarms.
January . . .	63	1	3	9	9
February . . .	65	1	1	10	8
March . . .	80	3	4	13	10
April . . .	65	0	0	9	13
May . . .	81	5	8	12	5
June . . .	82	0	0	9	10
July . . .	74	0	0	10	10
August . . .	77	1	1	3	9
September . . .	89	1	1	7	8
October . . .	62	2	2	10	11
November . . .	83	2	3	13	13
December . . .	107	5	5	11	9
TOTAL . .	928	21	28	116	115

Instances in which insurances were known to have been effected upon the building and contents	464
Upon the building only	145
Upon the contents only	42
No insurance	277
	928
Alarms from chimneys on fire	116
False alarms	115
Making the total number of calls	1159

The number of fatal fires exhibits an increase on those of the previous year, and the number of lives lost is much greater. The fatal fires may be classed as follows:—

	Fires.	Lives lost.
Personal accidents from the ignition of wearing apparel .	10	10
Intoxication	6	7
Bedding accidentally ignited	2	2
Explosion of gunpowder	1	2
Inability to escape from burning buildings	2	7
	21	28

THE ROYAL SOCIETY FOR THE PROTECTION OF LIFE FROM FIRE have been eminently successful in their operations during the past year; their fire-escape conductors having been in attendance at 249 fires, and effected the saving of 24 lives.

The following list shows the occupancy of that portion of the premises in which the fire originated; illustrating the comparative liability to accident by fire of the various trades, manufactories, and private dwellings.

Occupation.		Totally destroyed.	Considerably damaged.	Slightly damaged.	Total.
Apothecaries (no laboratories)	..	2	...	2	
Accoutrement-makers, army	..	1	...	1	
Bakers	..	1	1	9	11
Ditto, sea biscuits	..	2	...	2	
Barge and boat builders	..	1	1	1	2
Basket-makers	..	1	...	...	1
Bath-keepers	..	1	1	1	1
Beer-shops	..	3	12	15	
Blacking-makers	..	...	1	1	1
Booksellers, binders, and stationers	..	2	6	8	
Bottle-merchants	..	1	...	1	
Brewers	..	2	...	2	
Brokers, and dealers in old clothes	..	3	5	8	
Builders	..	3	5	3	11
Butchers	..	...	1	1	
Cabinet-makers	..	5	7	12	
Calenderers	..	1	...	1	
Caoutchouc-manufacturers	..	...	1	1	
Carpenters, and workers in wood (not cabinet-makers)	..	17	19	36	
Chandlers	..	1	3	10	14
Charcoal and coke, dealers in	..	...	1	1	
Cheesemongers	..	5	3	8	
Chemists (including laboratories)	..	1	1	1	2
Churches	..	...	1	1	1
Cigar-makers	..	1	1	1	2
Coach-makers	..	1	1	1	2
Coal-merchants	..	...	1	1	1
Coffee-roasters	..	...	2	2	
Coffee-shops and chop-houses	..	4	9	13	
Confectioners and pastrycooks	..	2	2	4	
Coopers	..	1	3	4	
Cork-cutters	..	1	...	1	
Corn-chandlers	..	3	1	4	
Cotton wool, workers in	..	...	1	1	
Curriers and leather-dressers	..	...	1	1	
Distillers, spirit	..	2	...	2	
tar	..	1	1	2	
Drapers, linen, woollen, and mercers	..	1	11	11	23
Druggists, wholesale	..	...	1	2	3
Dwellings, private	..	1	43	332	376
Eating-houses	..	...	7	7	
Exhibition, the Great	..	...	1	1	
Farms	..	1	6	...	7
Fellmongers	..	...	1	...	1
Felt-makers	..	...	1	...	1
Firewood-manufacturers, patent	..	1	1	...	2
Firework-makers	..	...	2	1	3
Fish-curers	..	...	2	1	3
Furriers and skin-dyers	..	...	2	...	2
Gaming-house	..	...	1	1	1
Gas-works	..	...	1	1	

Occupation.		Totally destroyed.	Considerably damaged.	Slightly damaged.	Total.
Glass-blowers	.. .. .. .. ..	..	..	1	1
— cutters	.. .. .. .. ..	1	..	2	3
Glass and emery paper makers	.. .. .. .. ..	..	..	1	1
Glue-makers	.. .. .. .. ..	..	..	1	1
Grocers	.. .. .. .. ..	..	7	7	14
Gutta-percha-manufacturers	.. .. .. .. ..	..	..	1	1
Hat-makers	.. .. .. .. ..	..	3	2	5
Horse-hair-merchants	.. .. .. .. ..	..	..	1	1
Hotels and club-houses	.. .. .. .. ..	..	1	7	8
Japanners	.. .. .. .. ..	..	4	2	6
Lamphblack-makers	.. .. .. .. ..	..	..	1	1
Laundresses	.. .. .. .. ..	..	1	..	1
Lucifer-match-makers	.. .. .. .. ..	..	2	2	4
Marine stores, dealers in	.. .. .. .. ..	..	3	4	7
Mills, steam	.. .. .. .. ..	..	..	2	2
Milliners and dress-makers	.. .. .. .. ..	..	4	10	14
Musical instrument makers	.. .. .. .. ..	1	2	1	4
Nurserymen	.. .. .. .. ..	..	1	..	1
Oil-works	.. .. .. .. ..	..	2	..	2
Oil and colourmen (not colour-makers)	.. .. .. .. ..	..	6	4	10
Painters, plumbers, and glaziers	.. .. .. .. ..	..	..	2	2
Paper-stainers	.. .. .. .. ..	..	1	..	1
Parchment-makers	.. .. .. .. ..	..	1	..	1
Pasteboard-makers	.. .. .. .. ..	..	1	..	1
Pawnbrokers	.. .. .. .. ..	..	..	1	1
Perfumers, manufacturing	.. .. .. .. ..	..	1	..	1
Pork-butchers	.. .. .. .. ..	..	1	5	6
Potteries	.. .. .. .. ..	..	2	..	2
Preserved provision-manufacturers	.. .. .. .. ..	..	1	..	1
Printers	.. .. .. .. ..	..	6	10	16
— muslin	.. .. .. .. ..	..	..	1	1
Public buildings	.. .. .. .. ..	..	..	1	1
Public places (not theatres)	.. .. .. .. ..	..	2	2	4
Rag-merchants	.. .. .. .. ..	..	..	1	1
Railways	.. .. .. .. ..	..	1	4	5
Rope-makers	.. .. .. .. ..	..	..	1	1
Sack-makers	.. .. .. .. ..	..	1	..	1
Sale shops and offices	.. .. .. .. ..	1	7	26	34
Saw-mills, steam	.. .. .. .. ..	..	1	6	7
Schools	.. .. .. .. ..	..	2	2	4
Scum-boiler	.. .. .. .. ..	..	..	1	1
Ships	.. .. .. .. ..	..	..	3	3
Ship-builders	.. .. .. .. ..	..	..	2	2
— chandlers	.. .. .. .. ..	..	..	1	1
Soot-merchants	.. .. .. .. ..	..	..	3	3
Stables	.. .. .. .. ..	2	8	9	19
Straw-bonnet-makers	.. .. .. .. ..	..	..	1	1
Tailors	.. .. .. .. ..	..	..	1	1

Occupation.		Totally destroyed.	Considerably damaged.	Slightly damaged.	Total.
Tallow and wax chandlers, melters, and soap-boilers	...	4	3	7	
Tanners	...	3	...	3	
Timber-merchants	...	1	...	1	
Tinmen, braziers, and smiths	1	4	11	16	
Tobacconists	...	1	3	4	
Toy warehousemen	...	...	1	1	
Under repair, or building	3	4	10	17	
Upholsterers	...	1	2	3	
Varnish-manufacturers	...	2	1	3	
Victuallers, licensed	...	14	14	28	
Wadding-manufacturers	...	1	...	1	
Warehouses	2	1	2	5	
_____, French fancy	...	1	...	1	
_____, furniture	...	1	...	1	
_____, Manchester	...	...	1	1	
Waterproof canvas-maker	...	2	...	2	
Weaver, carpet	...	...	1	1	
_____, willow	...	...	1	1	
Wharfs	...	...	1	1	
Wine and spirit merchant	...	...	7	7	
Workshops (not hazardous)	...	1	1	2	
TOTAL	...	21	255	652	928

The daily distribution of last year's fires was as follows :—

Monday.	Tuesday.	Wednesday.	Thursday.	Friday.	Saturday.	Sunday.
135	134	149	123	126	150	111

Their distribution through the hours of day and night has been in the following proportion :—

	First hour.	Second hour.	Third hour.	Fourth hour.	Fifth hour.	Sixth hour.	Seventh hour.	Eighth hour.	Ninth hour.	Tenth hour.	Eleventh hour.	Twelfth hour.
A.M.	60	49	41	32	18	21	20	15	16	21	19	23
P.M.	31	23	21	23	41	35	55	65	75	91	78	55

The causes of fire, so far as could be satisfactorily ascertained, may be stated as follows :—

Accidents, unforeseen, and for the most part unavoidable	9	Lamps, naphtha	5
Apparel ignited on the person	11	Lime-slacking	9
Aérolite	1	Linen, drying or airing before fire	55
Candles, various accidents with	87	Locomotive engines, sparks from	7
—— ignited bed-curtains	75	Lucifer-matches, making	3
—— ignited window-curtains	73	—— using	7
Carelessness, palpable instances of	17	—— accidentally ignited	2
Charcoal fires	2	Oil, boiling of	3
Chicory-roasting	1	Ovens, defective, overheated, &c.	4
Children playing with fire	11	Pitch and tar, boiling of	9
—— lucifers	7	Reading in bed	3
Cinders put away unextinguished	9	Shavings, loose, ignited	39
Coke ditto ditto	1	Smoking meat and fish	5
Coppers improperly set	9	Spirits, bottle of, bursting by heat	1
Fire sparks	59	Spontaneous ignition of dung	2
Fires kindled on hearths and other improper places	9	—— hay	1
Fireworks, making	2	—— lampblack	3
—— letting off	3	—— lucifers	1
Flues, foul and ignited	34	—— oily rubbish	5
—— in adjoining houses	11	—— rags	3
—— defective or overheated	35	—— tan	1
—— of hot-air stoves	4	Stills (1 illicit)	2
—— blocked up	8	Steam-boiler, heat from	3
Fumigation, incautious	5	Steam, bursting of	1
Furnaces	16	Stoves, improperly set, defective, and overheated	27
Gas, escape of, from defective fittings	46	—— drying	7
—— street mains	1	—— ironing	8
—— burning too high, or in proximity to inflammable goods	14	—— pipe	13
—— stoves	2	Suspicious	13
—— fittings, repairing of	3	Tallow and wax, melting of	4
Gunpowder, explosion of	1	Tobacco, thrown about unextinguished	29
Hearths, defective	3	Varnish, boiling of	3
—— fires raked out on	5	Wilful	19
Intoxication	13		887
Kiln	1	Unknown	41
Lamps, oil	3	Total	928

It will be seen that one fire is attributed to the fall of an aérolite. This happened September 20th; on which evening, at about half-past 9 o'clock, a brilliant meteor was seen to pass rapidly through the atmosphere, apparently in a state of intense ignition, and fall at the back of the houses in Mount Row, Westminster Road. In about ten minutes afterwards, the workshops of Mr. Downey, picture-frame maker, were discovered to be on fire, from some otherwise unknown cause, and were entirely destroyed before any assistance could reach the spot. The dwelling-house, although much injured, was saved by the firemen.

Sparks from locomotive engines have, during the year, caused several serious conflagrations—an evil which was foreseen when railways were first proposed to be introduced into the heart of the

metropolis, and which occasioned the exclusion of locomotives, in the first instance, from the Blackwall line. Of late, however, they run to and fro, snorting and belching forth fire as if it were the most harmless thing in nature ; while the blissful ignorance of people appropriates the arches of the railway, and the open yards along either side of the line, to the depository of hay, straw, timber, and other highly combustible matters ! Did the reader ever, on a dark night, while travelling by rail, notice the manner in which the burning coke from the furnace of the locomotive is thrown about ? Occasionally, struck by the spokes of the rapidly-revolving wheels, the burning mass is projected through the air to a distance of many yards, igniting whatever combustible is within reach.

A conflagration of this origin, September 18th, destroyed a valuable stock of deal, mahogany, and other wood on the premises of Mr. Robinson, North Street, Bethnal Green, seriously injured four arches of the Eastern Counties Railway, and destroyed the electric telegraph wires and posts.

Several of last year's fires were proved to have been wilfully occasioned, and in some cases the incendiaries were brought to justice. In one instance of *carelessness*, the Act of Parliament which imposes a penalty of £1,000, or imprisonment for eighteen months, on any servant negligently setting fire to a house or out-house, was put in force. It appeared that, on the 18th of October, a carpenter named Burridge was covering the roof of a shed in St. Ann's Place, Limehouse, with canvas and pitch. Whilst Burridge was engaged upon the roof, the pitchpot boiled over, and set fire to the premises, which were in the occupation of Mr. Chapman, potter, and before assistance could be obtained they were destroyed. The premises belonged to Mr. Flight (proprietor of the "Preserver Fire Office," and consequently his own insurer), who charged Burridge with negligently causing the loss which fell upon him before Mr. Yardley, the magistrate.

Mr. Yardley observed that the statute was a highly penal one, and it was important that servants and labourers should know the serious responsibilities incurred by negligence in case of fire ; in the present instance, an extensive loss had been occasioned by the carelessness of the defendant, who left a pot of pitch on the fire without anyone to watch it. Taking into account the defendant's previous good character, and the great exertions he made to endeavour to extinguish the flames, the magistrate inflicted a mitigated penalty of £10.

Fires are continually occasioned by domestic animals, cats, dogs, rats, &c.* The past year presented a novelty in the

Remarkable Discovery of a Fire by a Horse.—On Thursday, February 13th, about 1 A.M., intelligence was given at the fire-engine stations in London that a fire had broken out in Grove Street, Deptford, at the “Ship Defiance,” public house. This fire was, however, promptly extinguished by the inmates and police. The messenger who gave the alarm at the West of England Fire-engine Station made a mistake, saying *Globe* Street. The engine was instantly hored and started; and *Globe* Street, Deptford, not being known to the firemen, they kept the high-road, trusting to the receipt of more precise and accurate information as they approached Deptford. Proceeding along at their usual rapid rate, they reached High Street, Deptford, when all of a sudden one of the engine-horses came to a dead stop, and refused to move a step further. Encouraging words and the whip were resorted to, but the only result was the horse’s throwing himself on his haunches. Surprised at this extraordinary occurrence, curiosity was excited, when one of the firemen, addressing Mr. Connorton, the Superintendent, exclaimed—“Good God! *this* house is on fire,” pointing at the same time to the house opposite which the horse had so unaccountably stopped. The premises in question belonged to Mr. Wright, seedsman and corn-chandler, and on looking through the fanlight, the fire was found raging in the shop. The firemen instantly roused the neighbours; and having collected a number of pails filled with water, they then broke open the shop door, and had nearly extinguished the fire before the policeman on the beat knew of the occurrence.

The Fires of the Year were undoubtedly those which destroyed the warehouses of Alderman Humphrey, in Tooley Street and Mon>tague Close, Southwark; the former of which broke out on Wednesday, February 19th, at 3 A.M.—the latter on Monday, June 23rd, at 4 o’clock in the afternoon. The first fire commenced in the dwelling-house of Mr. Wigan, hop-merchant, in Duke Street, from whence it travelled into the extensive warehouses behind. The great height of these premises from Tooley Street rendered it impossible to throw any quantity of water on to the upper floors, and the flames raged with uncontrolled fury for several hours. As the fire progressed downward, it came within the range of the engines; but by that time the accumulated mass of burning matter defied extinction. The two floating engines, and nine land engines be-

* A case of incendiarism by a jackdaw has just been reported.

longing to the London Brigade, and one belonging to the West of England office, were kept at work for hours to prevent the fire from spreading to the extensive oil stores and other inflammable property contiguous, and in this they were successful ; but it was many weeks before the fire was wholly extinguished.

The second fire began in one of four warehouses marked A, B, C, and D—being first seen in the third floor of the eastern warehouse, A, in the rag-stores of Messrs. Hollingsworth, from whence the flames spread with great rapidity. The two floating engines, eleven land engines of the Brigade, the *West of England* engine, and one from Messrs. Barclay's brewhouse, were promptly in attendance and got into operation, but under most disadvantageous circumstances, owing to the scanty supply of water within any reasonable distance of the fire. The great length of hose attached to the land and floating engines made it exceedingly difficult to offer any effectual check to the progress of the flames. The warehouse A was almost entirely destroyed, and a large portion of the warehouse B, by 7 o'clock, by which time however the firemen had got the mastery, and no further damage was anticipated. To the consternation of all present, however, it was discovered that another distinct fire had broken out in the fourth (D) warehouse. The firemen, exhausted by four hours' arduous labour, were quite unable to meet this unexpected demand for renewed exertion, and the increased distance from the water supply magnified the difficulties of their position. The engine from Messrs. Barclay's brewhouse, being most advantageously placed in front of the D warehouse, was worked with much spirit, but unfortunately produced no effect upon the flames, which raged most furiously, burning downward from floor to floor with surprising rapidity. The intense heat speedily ignited the scaffolding of the Hibernia Wharf, which was rebuilding ; and but for the activity and well-directed exertions of Mr. Connerton with the *West of England* engine, the whole range of premises on the river side would assuredly have been destroyed. The admirable working of this engine, and its skilful management, had been the subject of universal approbation in the early part of the afternoon ; but these performances were eclipsed by those of the later and more trying emergency of the evening. In consequence of the great number of hours this fire was burning, an immense crowd of spectators had assembled—many of them foreigners and men of science—who were not very favourably impressed with the operations of the London firemen, acting as they were under the greatest disadvantages, and in numbers wholly inadequate to the

requirements of such a conflagration ; — there were but fifty present !

The Risks of Fire Insurance are still far from settled ; what with a disposition to excessive competition on the one hand, reducing the rates too low, and the efforts of monopoly to keep them too high on the other, but little progress towards an equitable adjustment has yet been made. It was remarked by the newspaper press, that “the Insurance Offices reaped a bountiful harvest out of the *Exhibition.*” The *actual risk*, in a building composed almost entirely of iron and glass, filled with articles five-sixths of which were incombustible, guarded day and night by firemen, police, and sappers—throughout which a supply of water, under pressure, was judiciously disposed, and within which about fifty fire-engines of one sort and another were located—could not have been very great !

One shilling per cent. (for six months) would have been ample compensation for such an infinitessimal risk. The tariff agreed upon, and actually charged upon a large amount of property, was ONE GUINEA !! !

The Inefficiency of the present Floating Engines having long been notorious, and this fact having received a melancholy corroboration at the burning of each of Alderman Humphrey’s warehouses, before narrated, it has been determined to apply steam power to one of them by way of experiment. The steam-engine is to be made available for working the fire-engines, as also for propelling the boat ; but as neither paddle wheels nor screw are to be applied, probably propulsion by the jet will be attempted. It will be peculiarly unfortunate, after all, that in a vessel where speedy transit is of such vital importance, any imperfect system of propulsion should be resorted to ; and the employment of a jet for that purpose (although the subject of several current patents) has never yet been found practically advantageous.
